

In re:
Michael T. Miles
Karen D. Miles
Debtors

Case No. 19-11163-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 25, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael T. Miles, Karen D. Miles, 214 Ardmore Avenue, Ardmore, PA 19003-1201

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2022 at the address(es) listed below:

Name	Email Address
ANTONIO G. BONANNI	on behalf of Creditor Embrace Home Loans Inc. c/o Rushmore Loan Management Services, LLC abonanni@hoflawgroup.com, pfranz@hoflawgroup.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor Embrace HomeLoans Inc. cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
DANIEL P. JONES	on behalf of Creditor Embrace HomeLoans Inc. djones@sterneisenberg.com, bkecf@sterneisenberg.com
DAVID B. SPITOFISKY	on behalf of Debtor Michael T. Miles spitofskybk@verizon.net spitofskylaw@verizon.net
DAVID B. SPITOFISKY	on behalf of Joint Debtor Karen D. Miles spitofskybk@verizon.net spitofskylaw@verizon.net

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Page 2 of 2

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KARINA VELTER

on behalf of Creditor Embrace Home Loans Inc. c/o Rushmore Loan Management Services, LLC kvelter@hoflawgroup.com,
ckohn@hoflawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KIMBERLY A. BONNER

on behalf of Creditor Truist Financial Corporation f/k/a Branch Banking & Trust Co. kab@jsdc.com jnr@jsdc.com

REBECCA ANN SOLARZ

on behalf of Creditor Embrace HomeLoans Inc. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

STEPHEN M HLADIK

on behalf of Creditor Embrace Home Loans Inc. c/o Rushmore Loan Management Services, LLC shladik@hoflawgroup.com,
ckohn@hoflawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	CHAPTER 13
	:	
MICHAEL T. MILES a/k/a MICHAEL T.	:	CASE NO.: 19-11163
MILES, SR. and KAREN D. MILES	:	
Debtor.	:	

TRUIST FINANCIAL CORPORATION		
F/K/A BRANCH BANKING & TRUST CO,		DATE OF HEARING
successor by merger to Susquehanna Bank,	:	TIME OF HEARING
Movant,	:	PLACE OF HEARING
	:	January 26, 2022
vs.	:	10:00 a.m..
	:	U.S. Bankruptcy Court
	:	Courtroom No. 1
MICHAEL T. MILES a/k/a MICHAEL T.	:	900 Market Street, Suite 400
MILES, SR. and KAREN D. MILES	:	Philadelphia, PA 19107
and KENNETH E. WEST, Chapter 13	:	
Trustee	:	
Respondents.	:	

ORDER OF COURT

AND NOW, upon consideration of the Motion for Relief from the Automatic Stay and Waiver of the 14-Day Stay Period filed by Truist Financial Corp. ("Truist"), it is hereby **ORDERED** that the automatic stay is **MODIFIED** and the 14-Day-Stay Period is waived to permit Truist to exercise its *in rem* rights under applicable nonbankruptcy law with respect to the Vehicle known and numbered as a 2008 Holiday Rambler with a Vehicle Identification Number of 1RF3B326X82048429 ("Vehicle"),

Order entered by default.

Date: 1/25/22



ERIC L. FRANK
U.S. BANKRUPTCY JUDGE